



City of Jersey City's Draft Annual Action Plan 2021-2022 Year Two



City of Jersey City
Division of Community Development
4 Jackson Square
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Jersey City, NJ 07305

June 29, 2021

Annual Action Plan

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Jersey City, NJ receives funding annually from the U.S. Department of Housing and Urban Development (HUD). The City's Division of Community Development (DCD) is the lead agency and responsible for the development and administration of the PY 2021 Annual Action Plan (AAP).

The PY2021 AAP is the second year of the City's 5-Year Consolidated Plan, which provides a detailed analysis of the housing, public service, and homeless needs in the City and a housing market analysis. Specific attention is paid to the needs of very low, low- and moderate-income households experiencing housing problems, the needs of special needs populations, and the needs of the homeless in the City. HUD requires the City to prepare an AAP to guide the investment of grant funds that address the City's housing, community development and economic development needs within the 2021 program year. The primary federal funding resources in the plan were as follows:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Emergency Solutions Grants (ESG)
- Housing Opportunities Persons with HIV/AIDS (HOPWA)

The AAP provides a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. Grantees report on accomplishments and progress toward Consolidated Plan and AAP goals in the Consolidated Annual Performance and Evaluation Report (CAPER).

The City of Jersey City's PY 2021 AAP represents the City's second year application to HUD in compliance with the regulations found at 24 CFR 91.

2. Summarize the objectives and outcomes identified in the Plan

The City of Jersey City has developed its strategic plan based on an analysis of the data presented in this plan and an extensive community participation and consultation process. Through these efforts, the City has identified six (6) priority needs with associated goals to address those needs. The priority needs with associated goals include:

Expand/Improve Public Infrastructure & Facilities

1A Expand Public Infrastructure

1B Improve Public Infrastructure Capacity

1C Improve Access to Public Facilities

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Preserve & Develop Affordable Housing

- 2A Provide for Owner-Occupied Housing Rehab
- 2B Increase Homeownership Opportunities
- 2C Increase Affordable Rental Hsg Opportunities
- 2D Provide Resident Code Enforcement Activities
- 2E Provide for Relocation Assistance
- 2F Provide Supportive and Special Needs Housing

Public Services & Quality of Life Improvements

- 3A Provide Supportive Services for Special Needs
- 3B Provide Vital Services for LMI Households

Economic Development Opportunities

- 4A Support Nonprofit Programs & For-Profit Business

Homelessness Housing and Support Services

- 5A Provide Homeless Rapid Re-Housing Assistance
- 5B Provide Assistance to Homeless Shelters

Housing & Supportive Services Persons with HIV/AIDS

- 6A Provide Housing Assistance Persons w/ HIV/AIDS
- 6B Provide Supportive Services Persons w/ HIV/AIDS

3. Evaluation of past performance

The City of Jersey City, with other public, private and non-profit community housing providers and non-housing service agencies have made significant contributions to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low- to moderate-income individuals in the community. However, affordable housing, improvements to public facilities and infrastructure, vital public services, economic development and housing and supportive services for the special needs population (homeless & persons with HIV/AIDS) remains some of the most prolific needs facing the City of Jersey City, as documented by the current Consolidated Plan, and the most recently reported PY 2019 Consolidated Annual Performance and Evaluation Report (CAPER).

The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement grants CDBG, HOME, ESG and HOPWA. In general, the City was successful in meeting its established goals for assisting persons experiencing homelessness, persons living with HIV/AIDS, improvements to public infrastructure and public services that benefitted LMI persons.

The City's ESG funds continued to serve one of our most vulnerable populations - the homeless. These families and individuals were provided variations on the following services: emergency shelter and

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supportive services, rental assistance to be rapidly rehoused, and street outreach services. The City exceeded its goal with rapid rehousing activities, but fell short on providing for homeless overnight shelter.

The City has continued to fund essential housing services for one its most vulnerable populations, homeless persons living with HIV/AIDS. HOPWA goals were either met or exceeded as well as public infrastructure goals.

The City fell a little short of its goal for public services accomplishments, however the five year goal estimate has already been exceeded. Over 14,000 LMI persons were assisted through the provision of critical services such as Educational Youth Services, Basic Needs and Advocacy for youth in the court and foster systems, General Social Services, Mental Health Services, Violence Prevention Services, Services for Formerly Incarcerated Persons, Senior Services, Housing Counseling Services and Direct Homeless Outreach Services.

Traditionally, projects that are awarded CDBG Public Facilities and Infrastructure (CDBG-PF) funds during an AAP PY may not produce beneficiary data until a later program year, as public facility rehabilitation and infrastructure construction may overlap multiple program years before completion. The COVID-19 pandemic has exacerbated these issues and caused multiple delays. Of the nine total CDBG-PF projects that were awarded funds in PY 2019, seven are still in Jersey City's pipeline. We expect to have final drawdowns and produce beneficiary data for these projects in upcoming reports.

The City is working to improve its performance with working on providing for affordable housing for LMI households in Jersey City. Rental construction and rehab goals were met, however homeowner housing rehab had little activity. Some of this was due to the unforeseen issues with the COVID-19 pandemic and installing safety precautions that limited activity. The City currently has 10 affordable housing production projects in the pipeline, 7 of which are HOME-funded projects. Conventionally, projects awarded HOME funding during the program year may not produce beneficiary data until a later program year as new construction and/or rehab tends to overlap program years until completion. Eight of the projects in the pipeline had final drawdowns and closed during the program year.

4. Summary of Citizen Participation Process and consultation process

The City of Jersey City is engaged in ongoing efforts to increase coordination among its network of public, private, and nonprofit organizations that deliver housing and community development services in the City. As the administrators of HUD's CDBG, HOME, ESG and HOPWA programs, the City's Division of Community Development (DCD) acts as a hub for community and economic development in the area. Open lines of communication are maintained between the City and the area's many nonprofit and community development and service agencies and are given opportunities to participate in the citizen participation process of the plan.

DCD staff also encourage participation by all citizens with special emphasis on persons of low- to moderate-incomes and those with special needs to participate in the citizen participation process. The City conducted a public hearing as well as a public review period for the AAP to obtain insight from the public about the proposed activities of the AAP.

Full details of the City's citizen participation outreach efforts are available in AP-12 Citizen Participation.

5. Summary of public comments

Jersey City ensures that there are multiple opportunities for the public and community stakeholders to participate in the Citizen Participation Process of the AAP. Below are a summary of the outreach efforts taken by the City:

- The City held a 5-day public comment review period from June 29, 2021 to July 5, 2021 for the public to review and make comments on the draft AAP. Comments are encouraged and can be returned to the contact information in the PR-05.
- The City held a public hearing on June 29, 2021 at 11:30 AM (morning session) to review and make comments on the draft AAP.
- The City held a public hearing on June 29, 2021 at 5:30 PM (evening session) to review and make comments on the draft AAP.

Full details of the City's citizen participation outreach efforts are available in AP-12 Citizen Participation. Proof of citizen participation outreach efforts are attached in the AD-25.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted and citizen participation outreach efforts were attached in the Citizen Participation Appendix in the AD-25.

7. Summary

The PY 2021 AAP is the second year of the 5-Year Consolidated Plan. The AAP provides details of the activities that will address the priority needs and goals identified in the Consolidated Plan and through the citizen participation process.

Funding provided for program year 2021 is as follows: CDBG: \$5,904,319, HOME: \$2,125,407, ESG: \$498,420, HOPWA: \$2,381,307.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	JERSEY CITY	Division of Community Development
HOPWA Administrator	JERSEY CITY	Division of Community Development
HOME Administrator	JERSEY CITY	Division of Community Development
ESG Administrator	JERSEY CITY	Division of Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The City of Jersey City's Division of Community Development (DCD) is the responsible lead agency in coordinating the 5-Year Consolidated Plan and the PY 2021 Annual Action Plan.

Consolidated Plan Public Contact Information

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Division of Community Development
Department of Housing, Economic Development, and Commerce
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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The following information provides an overview of Jersey City's efforts to consult with relevant agencies during the development of the 5-Year Consolidated Plan and the Annual Action Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City made the decision to encourage a high level of public communication and agency consultation in an effort to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to LMI households and persons. These stakeholders were invited to participate in-group interviews held for developing the Consolidated Plan. They were also invited to participate in a stakeholder meeting to discuss community and housing development needs in the City.

Additionally, the City of Jersey City serves as the Vice Chair to the Continuum of Care (CoC), also known as the Hudson County Alliance to End Homelessness (HCAEH). Through this role, Jersey City assists the County in its efforts to coordinate services to help prevent and end homelessness, such as emergency and permanent housing options, mental health, emergency food assistance, and other related social services.

The City has also established a Resident Response Center to respond and refer residents to all supportive services in Jersey City.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Jersey City serves as the Vice Chair to the HCAEH (CoC) and leads various efforts to end homelessness within the community. Within this role the City assists the County and CoC on all efforts to end homelessness among veterans, youth, families, and frequent users of the jail, hospital, and shelter systems. More specifically, the City reinstated and chairs the CoC's Youth & Education Committee, which leads the CoC's efforts focusing on ending and preventing youth homelessness. On behalf of the committee and HCAEH, the City led the County's first-ever youth-specific Point-In-Time Count in 2016, which gathered various key systems, nonprofits, and schools to collect over 5,300 surveys. This data has been and continues to be used to help inform the committee's efforts. In addition to continually assisting in the convening of local stakeholders working to assist homeless youth, the City also helped establish the

CoC's Youth Advisory Board, a leadership board consisting of Hudson County youth who experienced homelessness. This working group is currently known as the Youth Action Board and continues to receive the support of local agencies, including Covenant House and Hudson Pride.

The Ten-Year Plan to End Homelessness and the CoC application were referenced in selecting activities for the current PY 2021 AAP.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

In order to strengthen the coordination and efforts of the HCAEH (CoC), the City coordinates its ESG funding to invest in services that cannot be supported by CoC funding but is integral to the health of the Continuum of Care. Hudson County's Department of Health and Human Services' Homeless Coordinator/SSH Coordinator and the CoC's Chair, who also serves as the County's ESG Program Director, both serve on the ESG funding committee. These two people, in addition to the City's ESG Program Analyst, review applications and provides recommendations on funding. Additionally, all related public comments received during Public Hearings are taken into account before finalizing funding recommendations. Past performance with grant dollars is taken into account.

In regards to performance standards and outcomes, the City's ESG contracts require all ESG-funded projects to abide by CoC's policies and performance standards. Furthermore, the City's ESG Contract highlights project specific performance standards, set by the CoC, within ESG contracts and uses these measurements to track quarterly and annual performance. Additionally, ESG projects are monitored through the CoC's monthly performance dashboard, which provides an overview of performance for all projects types within the continuum; this includes shelters, rapid-rehousing, and outreach programs funded solely through ESG. All agencies funded through ESG are required to participate in periodic meetings, the Coordinated Entry Program managed by one of our agencies (Garden State Episcopal Community Development Corporation), and submit data through HMIS, monitored by the County.

The City's CoC Vice Chair, who also serves as the ESG Program Analyst, continually receives feedback and input from the community stakeholders and CoC agencies on program operations. This feedback is incorporated into ongoing monitoring and annual onsite monitoring efforts.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Act Now Foundation - Dementia Center
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Health Agency Foundation
	What section of the Plan was addressed by Consultation?	Senior Services/Elderly/Healthcare
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
2	Agency/Group/Organization	Church World Service
	Agency/Group/Organization Type	Service-Immigrants
	What section of the Plan was addressed by Consultation?	Public Housing Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
3	Agency/Group/Organization	City of Jersey City Division of Community Health and Wellness
	Agency/Group/Organization Type	Services-Education Other government - Local City of Jersey City Department

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Affordable Housing for LMI Families
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
4	Agency/Group/Organization	Collaborative Support Programs of New Jersey
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
5	Agency/Group/Organization	Covenant House New Jersey
	Agency/Group/Organization Type	Services - Housing Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
6	Agency/Group/Organization	Educational Arts Team
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
7	Agency/Group/Organization	Garden State EPISCOPAL CDC
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Housing Developer Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
8	Agency/Group/Organization	Hudson County Housing Resource Center
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Housing Counseling Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
9	Agency/Group/Organization	Jersey City Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Other government - Federal Housing Developer Major Employer Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
10	Agency/Group/Organization	Jersey City Literacy Program
	Agency/Group/Organization Type	Services-Education City of Jersey City Department
	What section of the Plan was addressed by Consultation?	Education Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
11	Agency/Group/Organization	The Kennedy Dancers, Inc.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Environment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
12	Agency/Group/Organization	Lets Celebrate Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
13	Agency/Group/Organization	New City Kids, Inc.
	Agency/Group/Organization Type	Services-Children Services-Youth Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Youth Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
14	Agency/Group/Organization	New Jersey Citizen Action
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-housing community development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
15	Agency/Group/Organization	NPower
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
16	Agency/Group/Organization	Pan American Concerned Citizens Action League, Inc.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Health Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy Senior Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.

17	Agency/Group/Organization	Peace Care NJ
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
18	Agency/Group/Organization	Saint Peters University Campus Kitchen
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
19	Agency/Group/Organization	St. Pauls Center of Caring
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Property Manager Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
20	Agency/Group/Organization	Urban League of Hudson County Council for Young Children
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
21	Agency/Group/Organization	The Waterfront Project, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
22	Agency/Group/Organization	WomenRising, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Employment Services - Victims Services - Narrowing the Digital Divide Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
23	Agency/Group/Organization	York Street Project
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Economic Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
24	Agency/Group/Organization	Bridgeway Rehabilitation Services, Inc.
	Agency/Group/Organization Type	Health Agency Behavioral Health Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on non-housing community development.
25	Agency/Group/Organization	205 Baldwin Ave LLC
	Agency/Group/Organization Type	Housing Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
26	Agency/Group/Organization	City of Jersey City Office of Sustainability
	Agency/Group/Organization Type	Other government - Local City of Jersey City Department

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Sustainability, Environment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
27	Agency/Group/Organization	Greater Bergen Community Action
	Agency/Group/Organization Type	Housing Services-Children Services-Education Services-Employment Child Welfare Agency Regional organization Head Start Community Action Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy Market Analysis Early Childhood Education
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
28	Agency/Group/Organization	Housing Partnership Development Corporation
	Agency/Group/Organization Type	Housing Housing Developer Community Development Financial Institution Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.

29	Agency/Group/Organization	New Jersey Community Capital
	Agency/Group/Organization Type	Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
30	Agency/Group/Organization	Rising Tide Capital
	Agency/Group/Organization Type	Housing Services-Education Services-Employment Property Manager Major Employer Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
31	Agency/Group/Organization	RPM Development Group
	Agency/Group/Organization Type	Housing Housing Developer / Property Manager
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
32	Agency/Group/Organization	Tantum Real Estate
	Agency/Group/Organization Type	Housing Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
33	Agency/Group/Organization	Terzetto NJ LLC
	Agency/Group/Organization Type	Housing Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.
34	Agency/Group/Organization	The Community Builders
	Agency/Group/Organization Type	Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.

35	Agency/Group/Organization	The Michaels Organization
	Agency/Group/Organization Type	Housing Services - Housing Housing Developer / Property Manager
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the City Division of Community Development on the housing need assessment.

Identify any Agency Types not consulted and provide rationale for not consulting

There were no organizations or agency types not intentionally consulted. All comments were accepted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hudson County Alliance to End Homelessness (HCAEH)	The needs identified by the CoC, which is guided by the Ten-Year Plan to End Homelessness, helped to inform the goals of the Strategic Plan, in particular for the homeless and special needs population.
Hudson County CEDS	Hudson County	The CEDS identifies economic goals and objectives for the region and helped to inform the economic goals in the Strategic Plan.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Jersey City Division of Community Development (DCD) adheres to HUD's citizen participation requirements and encourages participation by all citizens with special emphasis on persons of low- to moderate-incomes and those with special needs to participate in the citizen participation process. The DCD has developed a formal process for soliciting citizens' input into the development of the plan and encourages participation through several efforts. With regard to the PY 2021 AAP, two public hearings were conducted during the development of the plan, and the public was also afforded 5 days to review and comment on the draft AAP.

The table below show details of the City's citizen participation outreach efforts.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Comment Review Period	Non-targeted/broad community	<p>The City held a 5-day public comment review period from June 29, 2021 to July 5, 2021 for the public to review and make comments on the Draft PY 2021 Annual Action Plan. All interested persons are encouraged to review the Draft AAP, available in hard copy form at the following two locations:</p> <p>Dept. of Housing Economic Development & Commerce Division of Community Development 39 Kearny Avenue 4 Jackson Square Jersey City, NJ 07305</p> <p>City Hall Office of City Clerk 280 Grove Street Jersey City, NJ 07302</p> <p>Or on the City's website at https://www.jerseycitynj.gov/CityHall/HousingAndDevelopment/communitydevelopment.</p>	All comments accepted.	All comments accepted.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
2	Public Hearing	Non-targeted/broad community	<p>The City held a virtual public hearing on June 29, 2021 at 11:30 AM (morning session) to discuss the Draft PY 2021 Annual Action Plan. The public hearing will provide an opportunity for all residents and non-profit providers to address and comment on the proposed recommendations on specific activities to be undertaken by the City of Jersey City in its submittal to HUD.</p> <p>Due to COVID-19 restrictions still in place by the City, and in effort to minimize large gatherings, the Public Meetings will be held virtually on Zoom. To register for the public hearing, please email jcc-plan@jcnj.org.</p>	All comments accepted.	All comments accepted.	
2	Public Hearing	Non-targeted/broad community	<p>The City held a virtual public hearing on June 29, 2021 at 5:30 PM (evening session) to discuss the Draft PY 2021 Annual Action Plan. The public hearing will provide an opportunity for all residents and non-profit providers to address and comment on the proposed recommendations on specific activities to be undertaken by the City of Jersey City in its submittal to HUD.</p> <p>Due to COVID-19 restrictions still in place by the City, and in effort to minimize large gatherings, the Public Meetings will be held virtually on Zoom. To register for the public hearing, please email jcc-plan@jcnj.org.</p>	All comments accepted.	All comments accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Jersey City receives CDBG and HOME funds for affordable housing activities and other eligible activities. The City also receives ESG funds for rapid re-housing activities for the homeless and to provide emergency housing and outreach services, and HOPWA funds for services and housing for persons with HIV/AIDS and their families. These funding sources are expected to be available over the 5-Year Consolidated Plan period. The following table shows the PY 2021 CDBG, HOME, ESG and HOPWA allocations and expected amount available for the next three years of the plan. The 2021 CDBG allocation is the revised amount noticed by HUD on May 13, 2021.

As part of the American Rescue Plan (ARP) Act of 2021, passed by Congress to further aid in the recovery of the economy and health of the country, the City anticipates that it will receive an allocation of \$7,703,151 in HOME ARP funds. HOME ARP funds are a one-time funding opportunity to help meet the housing and supporting needs of a community's most vulnerable population. HOME ARP funds can be used for four eligible activities including the production/preservation of affordable housing, TBRA, supportive services (homeless prevention and housing counseling) and the purchase or development of non-congregate shelter for the homeless. HUD will be issuing guidance on how to implement HOME ARP through a substantial amendment to the 2021 AAP at a later time.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	5,904,319	0	0	5,904,319	17,712,957	CDBG funds address housing, community development and economic development needs in the city. The expect amount available is estimated at 3x the annual allocation. The 2021 CDBG allocation is the revised amount noticed by HUD on May 13, 2021.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,125,407	0	0	2,125,407	6,376,221	HOME funds address affordable housing needs in the city. The expect amount available is estimated at 3x the annual allocation.

HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,381,307	0	0	2,381,307	7,143,921	HOPWA funds address needs and services for persons with HIV/AIDS. The expect amount available is estimated at 3x the annual allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	498,420	0	0	498,420	1,495,260	ESG funds address needs and services for homeless persons or persons at risk of becoming homeless. The expect amount available is estimated at 3x the annual allocation.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Several potential funding sources have been identified to implement the strategies contained in the FY 2021 Annual Plan. The federal funds outlined above will leverage other sources such as state funds provided under various programs, such as the Neighborhood Preservation Balanced Housing Grant and HMFA CHOICE program; private funds such as Low Income Housing Tax Credits, and private banks; and local funds such as Affordable Housing Trust Funds (AHTF).

The ESG Program and the HOME Program require matching funds. All applicants to these programs must identify the match in the applications for funding from the Division of Community Development. All matching sources are verified prior to commitment of any federal funds. Sponsors of HOME and ESG activities are responsible to provide their match.

Specific matching requirements will be met as follows:

HOME: Anticipated sources of match will be provided by activities requiring match - the total value of which will meet or exceed 25% of the total HOME award, with the exception of program administration activities which do not require match. Sources will include waiver of fees, in-kind donations, donations of land, private, state and local government funds.

ESG: Each agency must provide a 1:1 match for funding provided from the Emergency Solutions Grants Program. Most of the grant recipients are private non-profits with fundraising activities and other grants.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Jersey City Redevelopment Agency continues to market available properties, some of which have been acquired or demolished with CDBG funds. These publicly owned lands may be used to construct affordable housing or public facilities and infrastructure improvements. For a list of featured projects, see the agency's website at: <https://thejcra.org>

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Expand Public Infrastructure	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$1,193,544	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
2	1B Improve Public Infrastructure Capacity	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$1,193,544	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
3	1C Improve Access to Public Facilities	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$1,193,544	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
4	2B Increase Homeownership Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$916,220	Direct Financial Assistance to Homebuyers: 40 Households Assisted Homeowner Housing Added: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	2C Increase Affordable Rental Hsg Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$1,209,187	Rental units constructed: 9 Household Housing Unit Rental units rehabilitated: 9 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
6	2D Provide Resident Code Enforcement Activities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	CDBG: \$247,608	Housing Code Enforcement/Foreclosed Property Care: 150 Household Housing Unit
7	2E Provide for Relocation Assistance	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	CDBG: \$447,608	Other: 40 Other
8	3A Provide Supportive Services for Special Needs	2020	2024	Non-Homeless Special Needs		Public Services & Quality of Life Improvements	CDBG: \$590,431	Public service activities other than Low/Moderate Income Housing Benefit: 9000 Persons Assisted
9	3B Provide Vital Services for LMI Households	2020	2024	Non-Housing Community Development		Public Services & Quality of Life Improvements	CDBG: \$590,431	Public service activities other than Low/Moderate Income Housing Benefit: 9000 Persons Assisted
10	4A Support Nonprofit Programs & ForProfit Business	2020	2024	Non-Housing Community Development		Economic Development Opportunities	CDBG: \$447,608	Businesses assisted: 160 Businesses Assisted
11	5A Provide Homeless Rapid Re-Housing Assistance	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$206,717	Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	5B Provide Assistance to Homeless Shelters	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$291,704	Homeless Person Overnight Shelter: 880 Persons Assisted
13	6A Provide Housing Assistance Persons w HIV/AIDS	2020	2024	Non-Homeless Special Needs		Housing & Supportive Services Persons w HIV/AIDS	HOPWA: \$1,190,654	Tenant-based rental assistance / Rapid Rehousing: 160 Households Assisted Housing for people with HIV/AIDS added: 40 Households Assisted
14	6B Provide Supportive Services Persons w HIV/AIDS	2020	2024	Non-Homeless Special Needs		Housing & Supportive Services Persons w HIV/AIDS	HOPWA: \$1,190,654	HIV/AIDS Housing Operations: 80 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	1A Expand Public Infrastructure
	Goal Description	Expand public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects.
2	Goal Name	1B Improve Public Infrastructure Capacity
	Goal Description	Improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance.
3	Goal Name	1C Improve Access to Public Facilities
	Goal Description	Expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
4	Goal Name	2B Increase Homeownership Opportunities
	Goal Description	Increase homeownership opportunities for LMI households through homeowner housing added and direct financial assistance to homebuyers
5	Goal Name	2C Increase Affordable Rental Hsg Opportunities
	Goal Description	Increase affordable rental housing opportunities for LMI households through rental units constructed and rental units rehabilitated.
6	Goal Name	2D Provide Resident Code Enforcement Activities
	Goal Description	Provide for residential code enforcement activities in the jurisdiction for LMI households. These activities will help to maintain the habitability of housing in the community and keep properties from violation of housing codes that help to keep homes safe.

7	Goal Name	2E Provide for Relocation Assistance
	Goal Description	Relocation assistance provided to individuals and households that may have been displaced through development work or construction on their homes.
8	Goal Name	3A Provide Supportive Services for Special Needs
	Goal Description	Provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.
9	Goal Name	3B Provide Vital Services for LMI Households
	Goal Description	Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, and health programs.
10	Goal Name	4A Support Nonprofit Programs & ForProfit Business
	Goal Description	Provide economic development support using direct funds to assist small businesses in the jurisdiction.
11	Goal Name	5A Provide Homeless Rapid Re-Housing Assistance
	Goal Description	Provide for rapid re-housing (RRH) assistance for the homeless population in the jurisdiction.
12	Goal Name	5B Provide Assistance to Homeless Shelters
	Goal Description	Provide assistance to homeless shelters and support programs that offer overnight homeless services in the jurisdiction.
13	Goal Name	6A Provide Housing Assistance Persons w HIV/AIDS
	Goal Description	Provide for TBRA assistance and permanent housing placement assistance for eligible persons with HIV/AIDS.

14	Goal Name	6B Provide Supportive Services Persons w HIV/AIDS
	Goal Description	Provide for supportive services for eligible persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention.

DRAFT

Projects

AP-35 Projects – 91.220(d)

Introduction

This section outlines the projects for 2021 grant programs (CDBG, HOME, ESG & HOPWA).

Projects

#	Project Name
1	CDBG: Administration (20%)
2	CDBG: Housing Programs
3	CDBG: Public Facilities & Infrastructure
4	CDBG: Public Services (15%)
5	CDBG: Economic Development
6	HOME: Administration (10%)
7	HOME: CHDO Reserves (15%)
8	HOME: Affordable Housing Production & Preservation
9	HOME: Homebuyer and Rental Assistance Programs
10	ESG21: Homeless Housing and Services
11	HOPWA: Administration (3%)
12	HOPWA: Catholic Charities
13	HOPWA: Cornerstone Outreach Program
14	HOPWA: Garden State Episcopal
15	HOPWA: Let's Celebrate

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Jersey City is committed to allocating funds that serve the needs of the lowest income and most disadvantaged residents. Households with incomes less than 50% of the area median income, especially those with extremely low incomes (less than 30% of area median income), are particular priorities. The City has also identified special needs individuals as among those who face the greatest challenges and who should receive high priority in the expenditure of federal funds, including at-risk children and youth, low income families, the homeless and persons threatened with homelessness, the

elderly, and persons with disabilities.

The primary obstacle to meeting underserved needs is the limited resources available to address identified priorities. Jersey City partners with other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes involving housing and community development activities. In addition, several other obstacles to meeting underserved needs include:

Increased need for affordable housing and supportive services resulting from economic downturn – while budgets for projects are generally stretched in good economic conditions, the recent economic downturn has exacerbated these issues and concerns.

Increased foreclosures & unemployment continue to affect residents on an individual basis, we are seeing a rise in foreclosure rates associated problems of poor credit & rising unemployment.

The following goals address these obstacles:

- Preserve affordable housing including development, housing rehabilitation assistance, historic preservation, and down payment/closing cost assistance.
- Preserve short- and long-term homeless facilities and services.
- Improve and increase the following facilities: youth centers; educational facilities; facilities for abused, abandoned, and neglected children; emergency homeless shelters; and parks and recreation facilities.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Administration (20%)
	Target Area	
	Goals Supported	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities 2D Provide Resident Code Enforcement Activities 2E Provide for Relocation Assistance 3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households 4A Support Nonprofit Programs & ForProfit Business
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities Preserve & Develop Affordable Housing Public Services & Quality of Life Improvements Economic Development Opportunities
	Funding	CDBG: \$1,180,863
	Description	Citywide administration of the CDBG program for PY 2021.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Staff salaries, planning, and general admin.
2	Project Name	CDBG: Housing Programs
	Target Area	
	Goals Supported	2D Provide Resident Code Enforcement Activities 2E Provide for Relocation Assistance
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$400,000

	Description	There will be residential code enforcement activities in the jurisdiction for LMI households. These activities will help to maintain the habitability of housing in the community and keep properties from violation of housing codes that help to keep homes safe. Relocation assistance will be provided to individuals and households that may have been displaced through development work or construction on their homes.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Housing Code Enforcement/Foreclosed Property Care: 150 Household Housing Unit Relocation: 40 Household Housing Unit
	Location Description	Citywide
	Planned Activities	Planned housing activities will include: CDBG Code Enforcement: \$100,000 CDBG Relocation: \$300,000
3	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	
	Goals Supported	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$3,137,809
	Description	The city will work to expand and improve access to public infrastructure through development activities for LMI persons and households. The city will also expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
	Location Description	Citywide

	Planned Activities	Planned public facilities and infrastructure improvement activities include: City parks in LMI areas: \$590,000 Rising Tide Capital: \$250,000 Skyway Park: \$2,000,000 Unallocated Various TBD: \$297,809
4	Project Name	CDBG: Public Services (15%)
	Target Area	
	Goals Supported	3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$885,647
	Description	The city will provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 18000 Persons Assisted
	Location Description	Citywide

	Planned Activities	Planned public service activities include: Act Now Foundation, Inc.: \$15,000 Big Brothers Big Sisters of Essex, Hudson and Union Counties: \$57,000 Collaborative Support Programs of New Jersey, Inc.: \$36,800 Educational Arts Team, Inc.: \$20,000 Garden State CDC (Coordinated Entry): \$100,000 Girl Scouts Heart of New Jersey: \$10,000 Grace Van Vorst Community Services: \$20,000 H.C. Court Appointed Special Advocates (CASA): \$50,000 JC Connections dba Hudson Pride Connections: \$25,000 JC Department of Recreation (Baseball League): \$60,000 JC Department of Recreation (Indoor Track): \$40,000 Kennedy Dancers (Inner City Youth): \$10,000 Kennedy Dancers (Senior Citizens): \$10,000 New City Kids: \$15,000 New Jersey Citizen Action Education Fund, Inc.: \$7,500 Nimbus Dance Works: \$13,000 Palisades Emergency Residence Corporation (PERC): \$40,000 Philippine American Friendship Committee, Inc. (PAFCOM): \$7,500 Team Walker: \$10,000 Team Wilderness: \$8,500 The Waterfront Project, Inc. (Housing Counseling): \$50,000 Urban League of Hudson County, Inc., General Social Services: \$11,500 Urban League of Hudson County, Inc., Power-Up: \$11,500 WomenRising, Inc., Domestic Violence Services: \$40,000 WomenRising, Inc., Workforce Development Training Center: \$60,000 York Street Project: \$60,000 Youth Summer Programs: \$97,347
5	Project Name	CDBG: Economic Development
	Target Area	
	Goals Supported	4A Support Nonprofit Programs & ForProfit Business
	Needs Addressed	Economic Development Opportunities
	Funding	CDBG: \$300,000
	Description	The city will work to provide economic development support using direct funds to assist small businesses in the jurisdiction.
	Target Date	3/31/2022

	Estimate the number and type of families that will benefit from the proposed activities	Businesses assisted: 160 Businesses Assisted
	Location Description	Citywide
	Planned Activities	Planned activities include: Hudson Community Enterprises (Operation Hope): \$100,000 Rising Tide Capital (Job Creation): \$200,000
6	Project Name	HOME: Administration (10%)
	Target Area	
	Goals Supported	2B Increase Homeownership Opportunities 2C Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$212,540
	Description	Citywide administration of the HOME program in PY 2021.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Staff salaries, planning and general admin.
7	Project Name	HOME: CHDO Reserves (15%)
	Target Area	
	Goals Supported	2B Increase Homeownership Opportunities 2C Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$318,811
	Description	The city will set-aside 15% of the HOME program funds for CDBG affordable home development activities.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit

	Location Description	Citywide
	Planned Activities	Planned activities will include rental development w/ eligible CHDOs.
8	Project Name	HOME: Affordable Housing Production & Preservation
	Target Area	
	Goals Supported	2B Increase Homeownership Opportunities 2C Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$901,089
	Description	Affordable Housing Program activities will address homeowner and renter housing needs such as rehab and the development of new affordable housing units.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 7 Household Housing Unit Rental units rehabilitated: 7 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit
	Location Description	Citywide
	Planned Activities	Rental development, Homeownership development
9	Project Name	HOME: Homebuyer and Rental Assistance Programs
	Target Area	
	Goals Supported	2B Increase Homeownership Opportunities 2C Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$692,967
	Description	Homebuyer and Rental Assistance Programs will be in the form of direct financial assistance for homeownership and rental assistance.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Direct Financial Assistance to Homebuyers: 40 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
	Location Description	Citywide

	Planned Activities	Planned activities include: York Street Tenant Based Rental Assistance (TBRA): \$492,967 Golden Neighborhoods Homeownership Program: \$200,000
10	Project Name	ESG21: Homeless Housing and Services
	Target Area	
	Goals Supported	5A Provide Homeless Rapid Re-Housing Assistance 5B Provide Assistance to Homeless Shelters
	Needs Addressed	Homelessness Housing and Support Services
	Funding	ESG: \$498,420
	Description	ESG programs will provide for rapid re-housing (RRH) assistance for the homeless population and provide assistance to homeless shelters and support programs that offer overnight homeless services in the jurisdiction.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted Homeless Person Overnight Shelter: 880 Persons Assisted
	Location Description	Citywide
	Planned Activities	Admin (7.5%) - \$37,381 Catholic Charities Archdiocese of Newark, Hope House: \$68,618 Catholic Charities Archdiocese of Newark, St. Lucys: \$155,325 Garden State Episcopal CDC (Hudson CASA) RRH/STRMU: \$188,026 Garden State Episcopal CDC (Homeless Outreach): \$49,070
11	Project Name	HOPWA: Administration (3%)
	Target Area	
	Goals Supported	6A Provide Housing Assistance Persons w HIV/AIDS 6B Provide Supportive Services Persons w HIV/AIDS
	Needs Addressed	Housing & Supportive Services Persons w HIV/AIDS
	Funding	HOPWA: \$71,439
	Description	Area wide administration of the HOPWA program in PY 2020.
	Target Date	3/31/2022

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Citywide admin of the HOPWA program.
12	Project Name	HOPWA: Catholic Charities
	Target Area	
	Goals Supported	6A Provide Housing Assistance Persons w HIV/AIDS 6B Provide Supportive Services Persons w HIV/AIDS
	Needs Addressed	Housing & Supportive Services Persons w HIV/AIDS
	Funding	HOPWA: \$380,062
	Description	Catholic Charities will help provide for permanent housing placement assistance and also for supportive services for eligible persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention. Sponsors may not exceed 7% administrative costs.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Housing for people with HIV/AIDS added: 20 Households Assisted HIV/AIDS Housing Operations: 20 Household Housing Unit
	Location Description	Citywide
	Planned Activities	Shelter operations, supportive services, admin. Francisca Residence: \$263,850 Canaan House: \$116,212
13	Project Name	HOPWA: Cornerstone Outreach Program
	Target Area	
	Goals Supported	6A Provide Housing Assistance Persons w HIV/AIDS 6B Provide Supportive Services Persons w HIV/AIDS
	Needs Addressed	Housing & Supportive Services Persons w HIV/AIDS
	Funding	HOPWA: \$899,418

	Description	Cornerstone will help provide for permanent housing placement assistance and also for supportive services for eligible persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention. Sponsors may not exceed 7% administrative costs.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted HIV/AIDS Housing Operations: 20 Household Housing Unit
	Location Description	Citywide
	Planned Activities	TBRA, admin. HC Resource Center - Cornerstone Outreach Program: \$899,418
14	Project Name	HOPWA: Garden State Episcopal
	Target Area	
	Goals Supported	6A Provide Housing Assistance Persons w HIV/AIDS 6B Provide Supportive Services Persons w HIV/AIDS
	Needs Addressed	Housing & Supportive Services Persons w HIV/AIDS
	Funding	HOPWA: \$304,258
	Description	Garden State Episcopal will help provide for permanent housing placement assistance and also for supportive services for eligible persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention. Sponsors may not exceed 7% administrative costs.
	Target Date	3/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Housing for people with HIV/AIDS added: 20 Households Assisted HIV/AIDS Housing Operations: 20 Household Housing Unit
	Location Description	Citywide
15	Planned Activities	Shelter operations, supportive services, admin. Corpus Christi Ministry Housing: \$209,527 Hudson CASA Emergency Housing: 94,731
	Project Name	HOPWA: Let's Celebrate
	Target Area	

Goals Supported	6A Provide Housing Assistance Persons w HIV/AIDS 6B Provide Supportive Services Persons w HIV/AIDS
Needs Addressed	Housing & Supportive Services Persons w HIV/AIDS
Funding	HOPWA: \$726,130
Description	Lets Celebrate will help provide for permanent housing placement assistance and also for supportive services for eligible persons with HIV/AIDS such as short-term rent, mortgage and utility assistance (STRMU), street outreach activities and homeless prevention. Sponsors may not exceed 7% administrative costs.
Target Date	3/31/2022
Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted HIV/AIDS Housing Operations: 20 Household Housing Unit
Location Description	Citywide
Planned Activities	STRMU, TBRA, admin. Housing Plus STRMU: \$234,437 Housing Plus TBRA: \$491,693

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

There were no target areas selected for use of CDBG or HOME funding other than Citywide. Program funds will primarily be spent in the areas of the City that are more than 51% low-moderate income. The City will also spend funds in non-impacted areas of Jersey City while continuing to benefit low and moderate income persons. For example, public services, housing rehabilitation and affordable housing construction activities are targeted to low-moderate income individuals and families across the City.

Geographic Distribution

Target Area	Percentage of Funds
N/A	N/A

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

In light of the limited amount of CDBG funds available to the City, not all the City's housing and community development needs can be addressed over the course of a year. Therefore, priorities must be established to ensure that scarce resources are directed to the most pressing housing and community development needs. Priority CDBG funding areas in Jersey City include Low/Mod block group areas where the percentage of low to moderate income (LMI) persons is 51% or higher. These areas also include areas of racial and ethnic concentration where the percentage of a specific racial or ethnic group is at least 10 percentage points higher than the County's overall rate. These areas are primarily located in Wards A, B, and F.

HUD CDBG Low/Mod Income Summary Data (LMISD), which have defined the eligible Low/Mod block group tracts within the jurisdiction can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Discussion

All proposed projects listed will be classified by both a general objective category (decent housing, suitable living environment or economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability). This results in a total of nine possible objective/outcome categories that will be used to report project accomplishments into the IDIS reporting system to HUD.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will use HOME funds for new affordable housing and to rehabilitate existing housing units. ESG and HOPWA funds will provide tenant-based rental assistance and rapid rehousing assistance (TBRA/RRH). The annual goals for the number of households to be supported through these activities are summarized in the tables below. CDBG activities are code enforcement activities and relocation assistance, however they are not displayed in the table below.

One Year Goals for the Number of Households to be Supported	
Homeless	80
Non-Homeless	83
Special-Needs	200
Total	363

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	300
The Production of New Units	54
Rehab of Existing Units	9
Acquisition of Existing Units	0
Total	363

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

HOME:

Direct Financial Assistance to Homebuyers: 40 Households Assisted

Rental units constructed: 9 Household Housing Unit

Rental units rehabilitated: 9 Household Housing Unit

Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted

Homeowner Housing Added: 5 Household Housing Unit

ESG:

Rapid Rehousing: 80 Households Assisted

HOPWA:

Tenant-based rental assistance / Rapid Rehousing: 160 Households Assisted

Housing for people with HIV/AIDS added: 40 Households Assisted

AP-60 Public Housing – 91.220(h)

Introduction

The mission of the Jersey City Housing Authority (JCHA) is to develop and manage Housing of Choice of the highest standards, which is safe, affordable, sustainable and accessible; and, in partnership with outside organizations, foster resident responsibility and self-sufficiency.

Actions planned during the next year to address the needs to public housing

In order to improve and expand affordable housing opportunities for senior citizens, the JCHA continues to develop a new senior project-based Section 8 mixed-finance community at Montgomery Gardens through innovative partnerships with private developers. This project will double the amount of units at that particular development. Additionally, significant improvements are on-going at existing senior developments through the use of Capital and Leveraging Funds.

The JCHA continues to investigate the feasibility of applying for RAD for each of its developments in connection with its current Physical Needs Assessment update. The JCHA recently received CDBG-DR funds to perform storm related repairs and mitigation, and continues to address the condition of its developments and housing units to ensure our residents are living in safe, suitable environments.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The JCHA continues to expand services to promote and support Resident Self-Sufficiency and homeownership programs. Our Self-Sufficiency Program continues to provide computer centers, job search, resume assistance, and job readiness counseling for Marion Gardens and Montgomery Gardens.

The JCHA A. Harry Moore HOPE VI CSSI Homeownership coordinator provides supportive services to A. Harry Moore residents relocated from Buildings #1, 2 & 7 and classes and individual counseling to all residents interested in first-time homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The JCHA is not designated as troubled. Per review of HUD's Inventory Management System (IMS)/ PIH Information Center (PIC) public housing profile site at <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp> the JCHA (NJ009) is identified as a "Standard Performer".

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City is the Vice Chair of the Hudson County Alliance to End Homelessness, the local Continuum of Care (CoC), and is a partner in its countywide plan to address homelessness, working to focus on the critical housing and service priorities of homeless individuals and families, including homeless subpopulations (youth, frequent users of the system and veterans).

During FY 2021, the City will utilize federal funds such as ESG and CDBG and working to continue supporting programs that provide essential crisis intervention services to the homeless. Emergency shelter operations, short-term rental assistance for rapidly re-housing the homeless and street outreach are just some of the activities that being prioritized for funding, in addition to other key services.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

To help strengthen and improve outreach efforts to the homeless, including overall coordination and access to local homeless programs, the City will continue to support the work of Garden State Episcopal CDC's (GSECDC) homeless outreach team and the Hudson County Coordinated Entry Program (CEP), managed through GSECDC. All of our ESG- and CDBG-funded homeless programs are required to work with CEP and follow the CoC's policies and procedures, as stipulated in all relevant contracts. This requirement ensures seamless coordination with key homeless service providers. Additionally, the Jersey City Mayor's Taskforce will continue to assign its Police Officers to assist with street outreach efforts and to work closely with CDC and Garden State's outreach team. The municipal government of Jersey City established the Resident Response Center to help refer residents to the Hudson County Coordinated Assessment Program, local shelters and drop in centers, as well as other referrals that can help Jersey City residents prevent homelessness. The City DCD, the Resident Response Center and the City's Department of Health and Human Services are all members of the CoC.

Addressing the emergency shelter and transitional housing needs of homeless persons

Each year the CoC conducts a Point-in-Time (PIT) Count of the persons residing in emergency shelters, as well as those living unsheltered, in the Hudson County region. This information helps us to understand the emergency and transitional needs of homeless persons in order to address them effectively (as discussed below). The City's ESG Program Analyst represents the City as the Co-Chair to the CoC and works with other leaders to evaluate shelter performance through the CoC's system-wide performance standards. All ESG-contracted shelters are required to follow CoC policies, participate in the PIT Count, and work closely with the Hudson County Coordinated Entry Program to ensure a seamless connection

between shelter clients and all local programming.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Through the system wide coordination of the CoC, homeless persons and households receive direct access to our homeless system through the Hudson County Coordinated Entry program (CEP). All homeless programs supported through DCD are required to follow these procedures and meet the CoC performance standards. This ensures our City's homeless are accessing housing and rental assistance earmarked for the homeless. In addition to this housing, CEP also connects households to supportive services through referral to local partners including job training, health services, legal services, as well as housing and support services. In addition to this, DCD works with the CoC to address key performance issues at shelters and outreach programs to ensure they are properly supporting the overall homeless system. Jersey City's entitlement grant funds, especially Emergency Solutions Grants, are used each year to fund homeless shelters, street outreach, and rental assistance programs.

The City recognizes that there is a great need for shelter space to accommodate the homeless. In addition to its commitment to the Ten year Plan to End Homelessness, developed by the CoC, the City has a three-part strategy for ending homelessness:

- **Crisis Response System:** This approach seeks to help homeless individuals gain access to emergency housing options when they are needed most. This is done by supporting local shelter programs, as well as street outreach efforts to connect the unsheltered to drop in and shelter services. Additionally, the City is committed to supporting rental assistance programs that seek to rapidly house the homeless by providing financial and housing search assistance in order to quickly move them to permanent housing.
- **Long-term Permanent Housing Efforts:** produce affordable units for homeless and disabled persons; support programs that seek to develop individual long-term service plans; provide housing with services designed to prepare clients to become self-sufficient; and make housing affordable for homeless persons, special needs populations, and senior citizens.
- **Ending Chronic Homelessness Strategy:** With continued partnership and coordination with the CoC this approach seeks to stabilize chronically homeless individuals and develop supportive services to help them attain self-sufficiency:
- **Harnessing a System-wide Approach to Ending Homelessness:** support the necessity and importance of the CoC's effort to provide a coordinated entry and assessment approach to homeless services; develop and implement the CoC's Plan to End Homelessness; continue to develop and formalize substantive private/public partnerships to promote housing for the chronic

homeless population;

- Other Homeless Strategies: Beyond the chronically homeless population, the City has developed more specific goals and objectives focusing on addressing the needs of homeless youth and young adults:
- Add at least 50 units of permanent and transitional supportive housing for homeless/special needs persons during the 5-year planning period; reduce the number of homeless youth over the next five years; reduce the number of low income and special needs persons in threat of losing their primary residence; train homeless persons in the construction and building trades; and secure project-based, Section 8 vouchers to guarantee permanent supportive housing for chronic homeless individuals.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City is committed to continue working with the CoC to address gaps in services as well as strengthening discharge planning and policies within the systems listed above. There are many social service agencies in Jersey City and throughout Hudson County that provide benefits to very low and low income individuals and families in order to prevent homelessness. These organizations also serve the needs of those who have already become homeless. Jersey City's Resident Response Center and the Hudson County CEP program provide referrals to other government agencies and/or social services when needed. These agencies include:

- Hudson County Division of Welfare
- Catholic Community Services Archdiocese of Newark
- Bayonne Economic Opportunity Fund
- United Way of Hudson County
- North Hudson Community Action Corporation
- Let's Celebrate, Inc.

These organizations provide services to homeless or at-risk public housing residents and other at-risk populations including, but not limited to: counseling, case management, life skills training, financial literacy classes, and victim advocacy. These services help residents develop skills and knowledge to transition into permanent supportive housing or independent living and to gain steady employment.

A full list of homeless services and organizations is included in the Unique Appendices. See the "Homelessness Fact Sheet."

AP-70 HOPWA Goals– 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	80
Tenant-based rental assistance	160
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	20
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	260

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AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

While Jersey City has implemented policies that will positively impact the creation and maintenance of affordable housing, there still exist impediments to affordable housing. These include:

- The scarcity of available land for housing development and buildings;
- The high cost of land available and appropriate for development;
- The “warehousing” of privately-owned vacant properties;
- The building industry’s preference for market rate units rather than subsidized affordable housing units;
- The high costs associated with building new affordable units;
- The cost and bureaucratic process associated with environmental remediation;
- A high cost of living in Jersey City;
- Community perception of affordable housing;
- Unequal access to conventional loans for low and moderate income persons in minority neighborhoods;
- Lack of supportive services and operating funds for special needs housing developments;
- Insufficient targeting of resources for families below 30% of AMI, and families between 50 and 80% of AMI; and
- Multiple tax liens on potentially developable properties that prohibit transfer.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

While there exist several barriers to affordable housing in Jersey City, the City of Jersey City has taken several steps to mitigate these barriers. These include:

- The City waives most permit fees for affordable housing development;
- The City has established an Affordable Housing Trust Fund to support the development of affordable housing;
- The City will take the lead in implementing the provisions of the Abandoned Property Rehabilitation Act;
- The City will collaborate with affordable housing stakeholders to overcome misconceptions about affordable housing;
- The City will work with developers to identify other private, state, and federal funds to subsidize

the development of affordable housing;

- The City will continue to participate in the Homeless Continuum of Care process to address housing needs for homeless and special needs populations;
- The City will give preference to developers creating housing units for people below 30% of AMI;
- The City has increased the subsidy amount for first-time homebuyers to expand their purchase options in the City;
- The City will develop a lender's consortium to provide market-rate conventional loans to first time homebuyers; and
- The City will convey property, where feasible, for the development of affordable housing;
- The City passed an inclusionary zoning ordinance in 2019, and will observe.

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AP-85 Other Actions – 91.220(k)

Introduction:

The following information illustrates other actions that the City of Jersey City will take to address its priority needs.

Actions planned to address obstacles to meeting underserved needs

The primary impediment to the City's ability to meet underserved needs in Jersey City is the limited amount of CDBG funding to address identified priorities. The City will continue to seek public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs.

Due to limited funding and the prospect of reduced funding in future years, the following considerations will be made when determining whether to fund a project:

1. The project must be an identified Consolidated Plan priority. Applicant must document the ability of the project to address the specific need.
2. The project budget is justified and leverages other financial resources, including human resources. Applicant must document efforts to obtain outside funding as well.
3. The project has a measurable impact in the community. The project primarily targets low-income persons, utilizes community partnerships, and provides adequate benefits in relation to costs.
4. The applicant can maintain regulatory compliance. Applicant must demonstrate it has strong financial skills, administrative capacity to complete a federal grant, and the ability to complete the project within the required time period.

Actions planned to foster and maintain affordable housing

The City will continue to support its goals of maintaining and expanding affordable housing by utilizing its CDBG and HOME allocations to create new opportunities for affordable rental and homeownership and rehabilitate existing affordable units. CDBG funds will also be used for code enforcement and relocation activities.

Actions planned to reduce lead-based paint hazards

The City will continue to ensure compliance with the HUD lead-based paint regulations that implement Title X of the Housing and Community Development Act of 1992, which covers the CDBG and HOME programs, among others. The City intends to work with the New Jersey Department of Community Affairs and the Department of Health and Human Services to assist in the remediation of lead-based paint hazards. Specific actions planned to reduce lead-based paint hazards include:

- Collaborate with the New Jersey Department of Community Affairs in implementing the LHCAF

(Lead Hazard Control Assistance Fund) program which offers financial assistance to homeowners and property owners to reduce lead based paint hazards in the home.

- Perform complete risk assessments and final clearance for all homes assisted with Homeowner Rehabilitation Program funds. Lead based paint findings are incorporated into work write-ups for rehabilitation of properties.
- Require developers participating in City sponsored federally assisted programs to abate lead in existing structures built prior to 1978. This requirement will be imposed on units receiving subsidies of \$25,000 or more in federal funds.
- Partner with The Lead Education and Outreach Program at the Northern New Jersey Health Consortium to increase awareness about lead based paint hazards.
- Pursue available funding/grants (both Federal and State) for Jersey City projects requiring lead abatement.

In accordance with lead-based paint requirements, the City of Jersey City has attempted to incorporate the following factors that will refine and narrow the communities that are at high risk with lead-based paint hazards:

- Age of housing (pre-1978 housing units)
- Condition of housing
- Tenure and poverty levels
- Presence of young children
- Presence of lead poisoning cases

Lead abatement in housing, especially low and moderate income households, will be integrated into the existing and future affordable housing policies and programs in the City. This will involve first and foremost those projects applying for City funding for rehabilitation of units built before 1978. This includes a requirement that a provision be made for lead testing and, if necessary, proper abatements will be a condition for funding. For new construction on vacant lots, proper environmental testing will be required and approved remedial action taken before construction of the new units.

Actions planned to reduce the number of poverty-level families

The activities described in this plan will work directly to reduce poverty for families in Jersey City. Affordable housing programs are designed to reduce poverty by making housing affordable for lower income households and rehab activities will maintain housing conditions that may otherwise lead to homelessness. Public facilities and infrastructure improvement will aid in neighborhood revitalizations in LMI areas and invite investments into the area. Vital public services are provided to help LMI and special needs group enjoy a decent quality life in the City. Economic development opportunities funded by CDBG will help small businesses and retain or create jobs.

The City of Jersey City will focus on building stronger relationships with multiple organizations in an effort

to address poverty in the community. The City's emphasis is on assisting residents to acquire the training and skills needed to become gainfully employed. This will be accomplished by building on existing initiatives and improving the effectiveness of funded programs. In addition, the City will continue to connect any employment growth experienced throughout its economic centers with the traditionally unemployed and underemployed.

Actions planned to develop institutional structure

The City makes extensive consultation efforts for HUD CPD programs, particularly in association with the Hudson County Alliance to End Homelessness (HCAEH) Continuum of Care's planning process. The HCAEH represents several agencies providing services to the homeless and low-income persons in Hudson County. The City works closely with the HCAEH to increase coordination between housing providers, health, and service agencies in addressing the needs of persons that are chronically homeless.

The City facilitates coordination among its partner agencies that results in a broadly shared understanding of community needs, collaborative and complementary approaches to addressing needs, and responsiveness to changes in conditions.

Actions planned to enhance coordination between public and private housing and social service agencies

Regular evaluations of the current system will highlight areas where improvements are necessary. Greater technical assistance will be provided to social service and housing providers to assist them in attaining their goals, particularly when they overlap with those of the City. Workshops or training will be provided to assist in increasing the capacity of local agencies.

Discussion:

Note Regarding HOPWA

Historically, Tenant-Based Rental Assistance funding has consistently comprised over half of Jersey City's HOPWA budget allocations. In PY 2021, our two programs funded for TBRA, Cornerstone and Let's Celebrate, Inc., were allotted over \$1.6 million of our total HOPWA allocation. This funding ensures that over 160 households with at least one qualifying individual being a person living with HIV/AIDS remains housed and avoids homelessness. We have learned that TBRA funding is of utmost importance in the overarching goal of best serving persons living with HIV/AIDS and eventually eradicating the disease. The recent influx of public comment on this issue supports this position.

While these two agencies have recognized long-term stability and capacity weaknesses, they remain the only two organizations that have provided this funding to a robust client base and both manage long wait lists as well. This City's DCD will continue to work with these agencies to ensure that these households do not become homeless, while providing the essential services these populations require.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

This section describes program specific requirements for CDBG, HOME and ESG funds. HOPWA program specific details are provided in the Discussion below.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	98.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

Monies from Jersey City's Affordable Housing Trust Fund (AHTF) are used to match HOME funds. These funds are made available through Long Term Tax Exemption contributions under N.J.S.A. 40A:20-1 et seq. All funds are to be used for the rehabilitation or preservation of existing low or moderate income affordable housing, the construction of new low or moderate income affordable housing or, in limited instances, funds may be used for the acquisition of property for the purpose of creating affordable housing.

- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

The City of Jersey City has chosen to comply with the HOME program requirements by choosing resale provisions to preserve the affordability of units during the HOME period of affordability (see below).

The HOME resale provisions are established at §92.253(a)(5)(i). Should a HOME assisted unit not continue to be the principal residence of the qualified low-income family that purchased the unit for the duration of the period of affordability (as described above) or if the original buyer decides to sell the HOME assisted unit during the period of affordability, the unit must be made available and sold only to a buyer who meets the HOME income limits and will use the property as its principal residence. The City defines a low and moderate income homeowner to be a household with a median income of between 50% and 80% of the defined HUD Area Median Income (AMI) for each given household size.

In addition, the price at resale of the HOME assisted unit must provide the original HOME-assisted owner a fair return on investment. This is defined as the homeowner's original investment in the property plus any documented capital improvements made while owning the residence. Capital improvement is defined as any major structural improvements such as adding a bathroom, bedroom, etc. made to the existing property. Cosmetic changes do not constitute a capital improvement.

The housing unit must also be affordable to a reasonable range of low-income homebuyers whose income is between 50 and 80% of AMI and are able to meet the affordability threshold of being able to pay 30% of the annual household income towards housing related costs such as the monthly mortgage.

Direct HOME subsidy is defined as the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes downpayment, closing

costs, interest subsidies, or other HOME assistance provided directly to the homebuyer.

In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy.

In the event of the property changing title due to foreclosure, the City shall have the right of first refusal to buy out the first mortgage from the primary lender.

Enforcement mechanisms to be used to impose the City's resale provisions is a recorded mortgage and note or a deed restriction that incorporates the resale provisions and details the period of affordability based on the amount of HOME funds invested in project.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The above provisions are imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects through a written agreement with the homebuyer, and enforced via recorded deed restrictions or covenants running with the land. The resale provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability.

For HOME-assisted homebuyer units under the resale option, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability. The following outlines the required minimum affordability periods.

HOME Investment and Corresponding Period of Affordability:

Under \$15,000 — 5 years

Between \$15,000 and \$40,000 — 10 years

Over \$40,000 — 15 years

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Jersey City does not use HOME funds for these purposes.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The Division of Community Development (DCD) will require ESG awardees to establish and implement written standards for the ESG program prior to executing contracts that include:

5. Standard policies and procedures for evaluating individuals' and families' eligibility for assistance under Emergency Solutions Grant (ESG).
6. Policies and procedures for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers, and mainstream service and housing providers.
7. Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance.
8. Standards for determining the share of rent and utilities costs that each program participant must pay, if any, while receiving homelessness prevention or rapid re-housing assistance.
9. Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time.
10. Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participants receives assistance; or the maximum number of times the program participants may receive assistance.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Continuum of Care has established a coordinated assessment system. . The system provides people who are literally homeless, or at imminent risk, with streamlined access to services designed to help them achieve and maintain housing stability. Having this system in place reduces referrals to supported or subsidized housing programs so that they are reserved for those most in need. Garden State Episcopal Community Development Corporation (GSECDC) has been selected as this coordinated assessment agency for Hudson County.

The coordinated entry and assessment program will be run through GSECDC's CASA program. CASA also operates a drop-in center and case management program, focusing on intake and assessment. CASA is responsible for performing a detailed assessment on all homeless individuals and families in

Hudson County utilizing a standardized assessment tool. This coordinated entry program has recently expanded to provide onsite intake and assessment services at local shelters, in order to expedite connection to coordinated entry through these emergency housing programs. .

It takes approximately 10 minutes to complete the assessment tool, either on paper or directly in HMIS. The tool will assess each household on a variety of factors and will ultimately result in a numerical score that will determine the type of housing or intervention that is best suited to the household's needs.

Prior to entering any CoC funded Permanent, Transitional or Rapid Re-housing program, each homeless household will be assessed using the assessment tool. Each CoC funded housing program will accept households that score within a pre-determined range and CASA will place individuals and families into those programs as openings become available and eligible households are identified.

Individual CoC funded programs can no longer accept clients into their program that self-refer, walk-in, or come from pre-existing waiting lists or other community referral process. CASA will work closely with all providers to ensure that appropriate and eligible referrals are made. Providers will also be given a certain amount of discretion in accepting clients should they feel that a certain household is not suitable for their program.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The Division of Community Development (DCD) will utilize a competitive Request for Proposal (RFP) process to solicit subgrantees, including community and faith-based organizations, for rapid re-housing, housing stabilization activities, shelter operations, and outreach activities. Proposals will be evaluated and ranked by a review committee comprised of DCD staff and respective County officials, such as the co-chair of the Hudson County Alliance to End Homelessness (HCAEH), ESG grant manager, and SSH grant manager. Each proposal will be reviewed for consistency with the RFP proposal and review criteria. Staff review leader will submit funding recommendations to the Director of DCD who will jointly make the final subgrantee recommendations.

Each subgrantee will receive a one (1) year contract for the proposed activities. Grantee performance will be evaluated annually using the HCAEH's monitoring policy and contracts will be extended for successful performers. If a subrecipient's performance is deemed unsatisfactory, unexpended balances will be recaptured and re-allocated via an RFP process.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions

regarding facilities and services funded under ESG.

The Division of Community Development ESG programs adopts the CoC's policies and procedures, as well as its performance standards, and requires all subrecipients to abide by these policies. The CoC's Executive Board fulfills the requirements of 24 CFR 576.405a . In addition to this, the CoC Chair shall have the opportunity to review and comment on new projects prior to final recommendations.

5. Describe performance standards for evaluating ESG.

The Performance Standards outlined below were established to ensure the forward progress of The Hudson County Alliance to End Homelessness in the goal of ending homelessness. While these standards are currently under review and will be updated, these standards are applied to all ESG contracts. Unless otherwise specified in the standard, all performance standards will be evaluated using HMIS data.

Overall reduction in the number of homeless individuals and families

As the co-chair of the Continuum of Care/Hudson County Alliance to end homelessness, the City of Jersey City will gauge the success of the continuum in decreasing homelessness. The measure will be met if:

- Hudson County is able to demonstrate a decrease of at least 10% in the homeless counted in the Point in Time Count when compared to the number counted in 2014.

The length of time individuals and families remain homeless

This measure will be used to determine the ability of the City and CoC to move households out of homeless situations and into permanent housing in a short time frame. For this measure to be met:

- Jersey City ESG programs will show that programs have successfully reduced the average length of program stay by:10% for emergency shelter programs; and10% for transitional housing programs

The extent to which persons who exit Jersey City ESG program to permanent housing destinations return to homelessness

This performance measurement will determine the ability of the program to place individuals, families, and youth to stable and sustainable permanent housing.

- Show a reduction of 10% of individuals and families who exited to permanent housing return to homelessness within 6-12 months
- Show a reduction of 10% of individuals and families who exited to permanent housing return to homelessness within 24 months

Successful placement from street outreach

- Show that at least 20% of households served by street outreach programs enrolled in emergency shelter, transitional housing or permanent housing programs or destinations upon exit from the outreach program

Employment and income growth for homeless persons

- Show that at least 85% of households receive some form of earned or unearned income
- Show that at least 85% of households are connected to mainstream non-cash benefits

Numbers of persons who became homeless for the first time

- Demonstrate a decrease of at least 15% in the number of first-time homeless households that enter housing programs.

Successful housing placement to or retention in a permanent housing destination

This performance measure will look at the ability of programs to discharge households into permanent housing placements. For this measure to be met, Jersey City ESG programs will:

- Show that 30% of households being discharged from emergency shelters move on to a permanent destination
- Show that 65% of households being discharged from transitional housing projects move on to a permanent destination; and
- Show that 85% of households will remain in permanent housing projects or be discharged to a permanent housing destination.

HOPWA:

Identify the process for making sub-awards and describe how the HOPWA allocation available to private nonprofit organizations (including community and faith-based organizations) will be allocated.

The Division of Community Development (DCD) will utilize a competitive Request for Proposal (RFP) process to solicit subgrantees, including community and faith-based organizations, for tenant-based rental assistance, short term rent, mortgage and utility assistance, permanent and transitional housing facilities, permanent housing placement services and supportive services. Proposals will be evaluated and ranked by a review committee comprised of DCD staff and respective County officials, such as the co-chair of the Hudson County Alliance to End Homelessness (HCAEH), HOPWA grant manager, and SSH grant manager. Each proposal will be reviewed for consistency with the RFP proposal and review criteria. Staff review leader will submit funding recommendations to the Director of DCD who will jointly make the final subgrantee recommendations. Each subgrantee will receive a one (1) year contract for the proposed activities. Grantee performance will be evaluated annually using the HCAEH's monitoring policy and contracts will be extended for successful performers. If a subrecipient's performance is deemed unsatisfactory, unexpended balances will be recaptured and re-allocated via an RFP process.

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